

Information to identify the case:

Debtor 1	<u>Willie Mae Armstrong</u>	Social Security number or ITIN	xxx-xx-3951
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-10016-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Willie Mae Armstrong
aka Willie M Armstrong, aka Willie Maye
Armstrong

6/5/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Willie Mae Armstrong
DebtorCase No. 19-10016-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 43

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Willie Mae Armstrong, 301 Kramer Court, Florence, NJ 08518-4036
 cr +Ford Motor Credit Company, LLC, servicer for CAB E, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 r +Kate Bernetich Warne, BHHS-Fox & Roach Realtors, 701 Route 73 South, Suite 100,
 Marlton, NJ 08053-4144
 517948938 +Aes/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 517948945 +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 518101187 +Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 517948946 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517948947 +Experian, PO Box 4500, Allen, TX 75013-1311
 518336079 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450-8068
 518336080 +LoanCare, LLC., P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC., P.O. Box 8068,
 Virginia Beach VA 23450-8068
 517992842 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 517948951 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 517948956 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 518101237 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517948957 +Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517948937 +E-mail/Text: mary.stewart@abcofcu.org Jun 06 2020 03:11:01 ABCO FCU, Attn: Bankruptcy,
 Po Box 247, Rancocas, NJ 08073-0247
 517948939 EDI: BANKAMER.COM Jun 06 2020 06:08:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 517948940 +EDI: TSYS2.COM Jun 06 2020 06:03:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517948941 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Carsons, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 517948942 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Bank/Roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517948943 EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 18215, Columbus, OH 43218
 517948944 +EDI: WFNNB.COM Jun 06 2020 06:04:00 Comenitycapital/bosco, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 518198360 EDI: ECMC.COM Jun 06 2020 06:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 518198361 EDI: ECMC.COM Jun 06 2020 06:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
 PO BOX 16408, ST. PAUL, MN 55116-0408
 517948948 EDI: FORD.COM Jun 06 2020 06:03:00 Ford Motor Credit, Nat'l Bankruptcy Service Center,
 PO Box 62180, Colorado Springs, CO 80962
 518453419 EDI: FORD.COM Jun 06 2020 06:03:00 Ford Motor Credit Company LLC, Dept. 55953,
 PO Box 55000, Detroit, MI 48255-0953
 517948949 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518067932 E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:13:53 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517948950 +E-mail/Text: bk@lendingclub.com Jun 06 2020 03:10:39 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518048176 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC,
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
 518060331 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 518048199 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
 POB 41067, Norfolk VA 23541
 518048267 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recovery Associates, LLC,
 c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
 518064920 EDI: Q3G.COM Jun 06 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 518064922 EDI: Q3G.COM Jun 06 2020 06:03:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517951168 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517948952 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 517948953 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965061, Orlando, FL 32896-5061
 517948954 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517948955 EDI: TDBANKNORTH.COM Jun 06 2020 06:08:00 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243
517973922 +E-mail/Text: BKRMailOps@weltman.com Jun 06 2020 03:10:09
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,
323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Brian C. Nicholas on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 , U.S.
bank national Association, as Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel L Reinganum on behalf of Debtor Willie Mae Armstrong DanielR@McDowellLegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor LoanCare, LLC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC, servicer for CAB
EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor LoanCare, LLC. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 , U.S.
bank national Association, as Trustee rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10